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A. INTRODUCTION

This user guide is designed to assist in understanding and using the Mod Comparison Report.

B. REPORT OVERVIEW

The report provides a comprehensive side-by-side comparison of the old and new Experience Rating Plans, highlighting the modification factors and the components under both plans.

C. PURPOSE

The purpose of this report is to present a detailed analysis of the changes between the two plans and their impact on the experience modification factor (mod). While the formula remains the same, several key components have changed such as eligibility criteria, the transition from a single to variable Split Points, higher credibility values, and updated Expected Loss ranges. For further information on how final mods will be determined, please refer to the additional plan resources addressing the changes in capping.

D. HOW TO GENERATE REPORT

The Mod Comparison Report is accessible via the Policy Data Manager (PDM) application. PDM is in the PCRB website's Application Manager. The direct website for the Application Manager is: https://www.pcrbdata.com/ul. It can also be accessed via the Application Login button on the PCRB website, www.pcrb.com.



PDM is only available to registered Carrier Group Users. As a Carrier Group User, you must request access to PDM from your Carrier Group Administrator (CGA). If you do not know your CGA, contact Central Support at 215-320-4933 or <u>centralsupport@pcrb.com</u>.

Step 1: To access the system, registered carrier group users should enter their **Username** and **Password**. The password field is case-sensitive. Prior to proceeding, it is important to read the paragraph below these fields and click the '**I** Agree' button. If you are not a registered user, click on the **First Time User** link and complete the registration form as a Carrier Group User.

SIGN IN	
User Name:	User_Name
Password:	•••••
acknowledges that you have read a	nit your User Name and Password. Doing so and accept the Bureau's "Privacy and Security a of Service and Conditions of Use"(see Legal) is website.
ſ	I Agree
First Time User	Forget Password?

Step 2: After successfully logging in, the user will be directed to the Application Manager home screen. From there, select '**Policy Data Manager**' to launch the application.

PLICATION	MANAGER	
lome Message	e Board Help Section Request Access	Carrier List
	Welcome to	o the PCRB Application Manager
	Data Analytics	
	Industry Reports	View Industry Reports
	WC Data Pro	View, compare and export premium and loss data
	Data Management Applications	
	Medical Data Manager	View, Enter and Edit Medical Information
	Policy Data Manager	View, Enter and Edit Policy Information
	Unit Data Manager	View, Enter and Edit Unit Stat Information
	Market / Underwriting Tools and Info	rmation
	Carrier Pricing Benchmark	Pricing Benchmark Information
	Experience Modification Calculator	Calculate Experience Modification
	Rating and Underwriting Reference	Experience Modifications, Merit Ratings, Rating Values, Underwriting Guide
	View Authorized Class	Authorized Class
	Membership Tools and Information	

Step 3: From the **Reports** drop-down menu, select '**Mod Comparison**' to launch the modification comparison report.

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	ICY DATA MAN				MEDICAL	_	INDEMNITY												
ome	Search	Create	2	Import	Subr	nit	Reports	Help											
d Compa	arison Report																		
Carrier Poli						FinalModOld			ExpectedLossNew	SplitPointOld			ActualPrimaryLossesNew			CredibilityOld		LimitChargeOld	
	5T0067780 3/1/23	1530110		0.864	0.828	0.864	0.828 1.571	11,781	11,781	42,500	13,000	0	0	0	0	0.287	0.694	0.526	0.7
	ST0068463 3/30/23	3507339		0.839	0.799	0.839	0.799 2.166	26,653	26,653	42,500	17,000	0	0	0	0	0.340	0.699	0.527	0.7
	5T0070091 3/31/23 5T0070253 3/7/23	8711884 1450113		0.873	0.854	0.873	0.854 1.610 0.872 1.694	12,738	12,738	42,500	13,000	475	475	475	475	0.291	0.694	0.526	0.7
	5T0070734 3/16/23	3350336		0.877	0.872	0.877	0.872 1.694	9,693	14,851 9,693	42,500	13,000	945	945	945	945	0.299	0.694	0.525	0.7
	5T0070736 3/16/23	9218990		0.897	0.926	0.800	0.926 1.778	16,939	16,939	42,500	13.000	2,380	2.380	2,380	2,380	0.203	0.692	0.527	0.7
	5T0071733 3/15/23	1605117		0.860	0.828	0.860	0.828 1.618	12,961	12,961	42,500	13,000	2,380	2,380	2,300	2,380	0.295	0.694	0.525	0.7
	5T0071735 3/18/23	5684556		0.864	0.844	0.864	0.844 1.529	10,735	10,735	42,500	11.000	0	0	0	0	0.287	0.692	0.526	0.7
	5T0071746 3/31/23	1317115		0.864	0.844	0.864	0.844 1.536	10,901	10,901	42,500	11,000	0	ő	ő	ő	0.287	0.692	0.526	0.7
	ST0072462 3/1/23	6397662		0.714	0.686	0.714	0.686 6.325	130,616	130,616	42,500	39,000	2,008	2.008	2.008	2,008	0.623	0.734	0.525	0.5
5066 TES	ST0073663 4/25/23	0329008	4/25/23	1.135	1.273	1.058	1.058 2.009	22,720	22,720	42,500	15,000	19,974	15,000	19,974	19,974	0.324	0.697	0.537	0.73
	ST0075153 4/1/23	7025771		0.925	0.969	0.925	0.969 1.549	11,237	11,237	42,500	13.000	2,290	2,290	2,290	2,290	0.287	0.694	0.537	0.7
5066 TES	5T0076583 3/1/23	7085772	3/1/23	1.206	1.233	1.163	1.163 6.454	133,857	133,857	42,500	39,000	107,928	101,695	136,158	136,158	0.623	0.734	0.525	0.5
5066 TES	5T0076733 3/7/23	7854771	3/7/23	0.820	0.773	0.820	0.773 2.618	37,957	37,957	42,500	21,000	0	0	0	0	0.380	0.703	0.526	0.6
	ST0076797 3/1/23	9054992		0.948	0.944	0.948	0.944 6.462	134,059	134,059	42,500	39,000	52,593	49,093	330,265	330,265	0.623	0.734	0.525	0.5
	ST0076800 4/27/23	5090556		1.473	1.599	1.080	1.080 1.503	10,085	10,085	42,500	11,000	21,509	11,000	21,509	21,509	0.283	0.692	0.537	0.73
	5T0076804 4/15/23	5667550		0.967	1.064	0.967	1.064 2.003	22,575	22,575	42,500	15,000	8,141	8,141	8,141	8,141	0.324	0.697	0.537	0.73
	5T0076900 3/6/23	4872440		0.893	0.909	0.893	0.909 1.978	21,954	21,954	42,500	15,000	3,025	3,025	3,025	3,025	0.319	0.697	0.527	0.73
	5T0077879 3/13/23	2319225		1.171	1.169	1.171	1.169 5.558	111,452	111,452	42,500	35,000	86,082	72,730	92,711	92,711	0.575	0.728	0.525	0.58
	ST0079196 3/25/23	0788009	3/25/23	0.840	0.812	0.840	0.812 2.440	33,510	33,510	42,500	19,000	1,219	1,219	1,219	1,219	0.364	0.701	0.525	0.69
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E. REPORT FIELDS

The report includes the following fields for each policy:

- **Carrier:** The carrier code which represents the reporting company.
- Policy Number: An identifier for the policy.
- **Policy Effective Date:** The start date of the policy's coverage.
- File Number: A PCRB reference number associated with the policy.
- Rating Date: The date on which the policy's rating is effective.
- **Indicated Mod (Old and New):** The calculated modification derived from the formula before the application of any capping rules.
- Final Mod (Old and New): Final modification refers to the modification after the application of capping rules.
- **Max Mod:** It represents the highest value that the modification factor can reach for an employer. Max mod 10 indicates that the maximum mod is 10 or higher.
- Expected Loss (Old and New): Expected losses are determined by multiplying total payroll (per \$100) for each classification by the Expected Loss Rate factors.
- **Split Point (Old and New):** The specific dollar threshold used to separate primary losses from excess losses.
- Actual Primary Losses (Old and New): The total reported losses from all claims limited by the split point.
- Actual Losses (Old and New): The total reported losses from all claims (indemnity and medical) as of the valuation date.
- Credibility (Old and New): The statistical weight or level of confidence assigned to the employer's own loss experience.
- Limit Charge (Old and New): Limit charge is used to divide Expected Loss into primary and excess loss portions.

F. HOW TO EXPORT THE REPORT

The report offers the convenience of exporting the data to an Excel file for further analysis. To export the report, locate and click on the export button option labeled '**Excel**' in the lower left-hand corner. Once the export download is complete, you can open the Excel file to work with the data using spreadsheet software.